WITH THE FARMERS

By Prof. W. F. MASSEY



Thursday, January 8, 1914. Growing Potatoes Commercially. em commercially,

could be the content of the content

for there are a great many cobblers on the market that are badly intsed. I was one of the judges at the great show in Baltimore in November, and found a number of samples of cobbler

not get orders enough for breeding stock to make it pay, having been a newcomer to Virginia. I want to do this with a system of annual crops, supplemented by permanent pasture. Have heard that peanuts make a good drop for the hogs, but know nothing about them, nor whether they will suit on my heavy red clav soil?" My correspondent goes into a very lengthy description of the fields and crops he has, for which I have not room to choose at length, and I will simply soil is used over and over for lettuce before, and that it is the wind disease. This is always troublesome where the same soils used over and over for lettuce before, and that it is the will often damage the roots. But it is more probable that it is the will disease. This is always troublesome where the same sons sons soons.

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the inquirer. Say that, in addition to a good permanent pasture, you have Commercially.

Prince William Country: "I wish your advice in regard to a potate crop next spring. ten pounds of clover and six pounds them commercially.

To make the fields of good soil on the fact that the crops. Starting in August, sow a field in rape and crimson clover mixed, ten pounds of clover and six pounds of rape seed an acre. This rape will general ledger, which while Harding them commercially. tour lots or fields of good soil on run the hogs well into the winter, was manipulating it for his own pri-when they can be taken off and put correct. nich I have just when they can be taken off and put

Trouble With Lettuce. "I have transplanted lettuce into a cold frame three times this fall, and have not gotten a stand yet. The roots

description of the fields and crops has, for which I have not room to enote at length, and I will simply suggest a rotation of food crops that hogs can gather in succession and leave the area to the determination of leave the area to the determination of FOR SALE.

Is always troublesome where the same soil is used over and over for lettuce. There are two ways by which you can sterilize the soil. One is to remove the frame and burn a heavy fire on the soil, and then return the frame. Another plan is to make a 2 per cent solution of Formaldehyde and soak the soil with this and after several

Single Comb White Leghorns
From best laying strains. Utility and show birds. Cockerels, \$2.00 to \$7.50. fine lettuce daily. It will not do to the soil with this, and, after several how birds. Cockerels, \$2,00 to \$7.50. He lettuce daily. It will not do to sock orders now for eight-weeks-old replant the same soil in lettuce after lettuce has been grown on it.

lettuce has been grown on it.

Florida Beggar Weed.

"Please give me some information about the Florida Beggar Weed, and its value as a forage and soil improving crop?" The Feggar Weed is one of the Desmediums, the plants whose round, flat seed pods stick all over can Audit Compone's pants in the fall. I tried it in one's pants in the fall. I tried it in North Carolina, and found it simply as worthless as the native tick seed seems to have some value in Florida, but here, is a worthless weed. Bet-ter stick to cowpeas, soy beans and crimson clover, and leave the beggar

weed to Florida.

Getting Rid of Sassafras Bushes.

"Is there any way to exterminate sassafras bushes?" Certainly there is, and the only way is to never allow them to grow. No plant can long survive if not allowed to make green leaves above ground. The roots must certainly perish if this is done Grubbling the bushes and then letting them grow through another season will only increase them. Cut them off at the surface of the ground, and then keep the green shoots cut off. The mowing machine is one of the best weed and sprout killers if faithfully used. Keep the tops down. Years ago in lower Delaware there were two farms side by side owned by wealthy men. One of these had cleaned his land of sassafras bushes, while the other one was grubbing them every year. One morning the owner of this farm was in a field addoining his neighbor superior. weed to Florida ing the owner of this farm was in a field adjoining his neighbor, superintending the annual grubbing of the sassafras. Seeing one of his neighbor's darkies he said "Uncle Jim, tell m now your master got rid of sassafats?"

off continued and continuing shortages

property owned by young Harding be turned over to him in order that the receivers might be enabled to realize potatoes exhibited, and several of them were badly mixed and not pure cobbler.

Crops for Hogs to Consume.

"I am trying to work out a system of profitable pork production for the general markets, as I am new in the ranks of the pedigreed breeders, and do not get orders enough for breeding stock to make it pay, having been a stand yet. The roots at the surface of the ground. I have due to decay and the leaves rot off at the surface of the ground. I have due to see if it could be a worm doing the damage, but cannot see any signs of these. I want to use the frame next spring for transplanting tomatoes, and want to get some lettuce in the meantime. Please tell me what to do stock to make it pay, having been a

Owns Real Estate. Continuing, the report says that the receivers were advised that a deed to a piece of real estate had been exe-

cuted by the title holder of the legal title to a trustee for the benefit of the receivers, and the deed delivered to Mr. Lamb and the bill of sale executed and delivered to Mr. Lamb By John H. Harding, conveying for the benefit of the receivers the title to personal property and choses in action, but that Mr. Lamb failed to deliver the deed and bill of sale to the receivers. Therefore the shortage has not been made good, and the guarantee that it would be made good has fallen short of the promise.

The receivers learned, however, that Harding is bonded with the United States Fidelity and Guaranty Company in the sum of \$5,000. also that Harding is entitled to have offset against the discrepancy \$2,000, represented by a cashler's check on the Commonwealth Bank, and remaining unpaid at the time of the appointment

of the receivers.

Sold Main Street Property.

The report of the receivers, covering fully the case against Harding and incorporating the report of the American Audit Company, which discovered the shortage, included also a further detailed statement of the assets of the Commonwealth Eank, in which are 860 shares in the Virginia Building Corporation. By agreement between the receivers of the Commonwealth Eank and the Old Dominion Company, which owned 150 shares in the Virginia Building. owned 150 shares in the Virginia Build-ing Corporation, the combined shares were sold to A. Beirne Blair for \$50,000, the resulting pro rata share from the proceeds to be incorporated in the as-

sets of the Commonwealth Bank. Judge Moncure received and accepted the report, and entered a decree directing a commissioner in chancery to report on all the liabilities and assets of the bank, value of the assets, liens and debts (exclusive of the stock liability), and to give the names and addresses of all creditors. The commissioner is directed to report depositors separately

Many Accounts of 25 Cents or Less.
In examining the accounts due to depositors, the receivers found 1,000 accounts on the different ledgers to balances of 25 cents and less due by bank, and about 1,600 accounts between 26 cents and \$2. A large number of the accounts between 26 cents and \$2, the report says, arose out of an advertising campaign instituted by the bank when it began the sale of small iron savings banks. None of these savings

banks, it was stated, was ever re-turned to the depositor, The report of the American Audit-



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of this amount there has been traced to J. H. Harding \$13,461.72, leaving a total difference not located of \$21.17.
"In order to cover the shortage for which J. H. Harding was responsible the forced the footings of the machine lists, on which the settlements for the daily clearinghouse checks were made, so as to include in the total charge against the control account checks set—

tled for with the clearinghouse banks by the Commonwealth Bank, but not changed on the individual ledgers. "We found that a majority of these checks were drawn on the Commonwealth Bank and deposited by Harding in other banks. . When asked for an evaluanation, he acknowledged having drawn checks on the Commonwealth bana, in which he kept no account. He acknowledged having destroyed the checks included in the clearinghouse list presented to the Commonwealth Bank for payment; and he also ac-knowledged having forced the foot-

"The tracing of this shortage involved the review of the details of the daily work, including the checking of the footings of the dally checks and deposits to the individual ledgers October 1, 1912 to August 29, 1913. "We found that, with the above exception, the accounts were kept in an

orderly and systematic manner. above referred to, are shown in Schedules No. 1 and No. 2.

"Respectfully submitted,
"THE AMERICAN AUDIT CO.,

"By THOMAS P. HOWARD." Report of Receivers.

In declaring that John H. Harding was responsible for the shortage discovered by the American Audit Company, the receivers in their report filed yesterday have the following to

\$13.461.72.

Company, and was treated by it as a profit and loss item. The sum of \$60.83 of this \$82 is included in the amount from other creditors, and to ignore all of this \$82 is included in the amount depositors having a deposit balance of depositors having a deposit balance of less than 25 cents. difference which has not been located."

Harding's Confession.
"Your receivers requested J. H.
Harding and his father, John E. Harding, to meet them at the office of the Commonwealth Bank, which they did, in the presence of Messrs. Thomas P. Howard, Allan Talbott and H. G. Proc-Howard. Allan Talbott and H. G. Proctor. At this conference your receivers stated to John H. Harding that the shortage existed and that the errors in the adding machine lists appeared in his work. He then and there adding that the state of the same of Mr. Harding, who lives at 617 Barton Avenue, Barton Heights. They in his work. in the adding machine lists appeared in his work. He then and there admitted the responsibility for the er-The report of the American Auditing Company made to the receivers, dated December 31 and included in the supplementary report of the receivers to the court, follows:

Report of Audit Company,
"In our report, dated December 10, 1913, we referred to a discrepancy beatween the Individual ledger balances and the general ledger control, amounting to \$13,400.59, and stated that this litem would be made the subject of a further report.

"To this discrepancy, amounting to \$13,400.89, should be added an amount not previously verified and by us treated as a profit and loss item, \$82, making a total discrepancy of \$13,482.59.

purchases made by him with funds

taken by him from the bank. No Settlement of Shortage.
"Upon demand by your receivers that
this property be turned over to them, the said John H. Harding surrendered to your receivers the title deeds under which the real estate was held, and a memoranda of certain personal prop-erty and choses in action, for the purpose of having your receivers draw the proper papers for the transfer of all of said property to them.

Your receivers prepared the proper papers for the purpose, and requested Mr. John H. Harding to execute the same, but they were informed by Mr. John H. Harding that he wished to defer their execution until the entire amount of the shortage was ascertained and adjusted, and that in the meantime no disposition should be made of any said property.

Asked for Vague Report.

The report then goes on to say that Attorney John A. Lamb requested the receivers to make a report of the short-age in such form as not to show who was responsible for the shortage, in-order that effort might be made by the was responsible for the shortage, inorder that effort might be made by the
family to make good the obligation.
This was refused, but ten days in
which the parents of the defaulter
could give joint bond covering the
shortage was granted, with the result
that Attorney Lamb has the title papers
and memoranda of real estate and personal property owned by young Hardsay:
"The said report of the American Audit Company, herewith filed, shows that John H. Harding, who was one of the bookkeeners at the man office.

Harding put to his own use amounts.

that John H. Harding, who was one of the bookkeepers at the main office of the Commonwealth Bank, Incorporated, by manipulation of the bank's records, is responsible for the shrinkage in the essets of the bank to the amount of \$13.461.72.

The defalcations appear in the ledger running from A to L, and on the ledger from M to Z. The discordance in the former ledger appears in the promised bond.

Harding put to his own use amounts the first part of the first part of the former ledger appears in the promised bond.

Harding put to his own use amounts the first part of the first "The former report showed a discrepancy in the former ledger amount-crepancy of \$13,400.89, but to this ed to \$12,966.17; in the latter, \$495.55, should be added \$82, which had not been verified by the American Audit traced."

The former report showed a discrepancy in the former ledger amount-ed to \$12,966.17; in the latter, \$495.55, making a total of \$13,461.72. A discrepancy of \$21.17 has not yet been

clothes men and detailed them to watch all outgoing trains in an effort to pre-

found the father almost in a state of

she heard that the police were looking | reporters to Judge Moncure for in-

attempted to start an agency, and with that end in view bought a \$7,000 car. His venture proved a failure. Since the time he left the bank after it closed its doors, he has been employed by Greene & Co., jewelers, of 528 East

Broad Street.
He was described by friends as being a peculiar man and unusually reserved in his demeanor. C. W. Wittell, who leases the flat next to harding, said: "He rented the flat last August, and ugh I have lived next to him, I don't suppose we have exchanged a hundred words."

"All of this eleventh hour commotion would have been avoided and the man would now be in custody," said Cap-tain McMahon, "if those in charge of tain McMahon, "if those in charge of the bank's affairs had intimated to me in advance that there was any chance of criminal action. As it is, we are now hunting for a man of whom we have not even a description."

'Il I know of the case," said Major Werner, "is what appears on the face of the warrants. I took oath to them upon information furnished me." Commonwealth's Attorney, Folker referred

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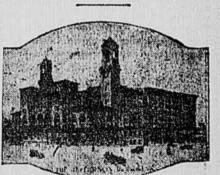
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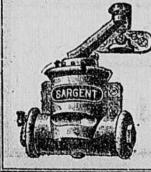
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